Livingston County Resource Guide

Surviving Tough Economic Times in Livingston County

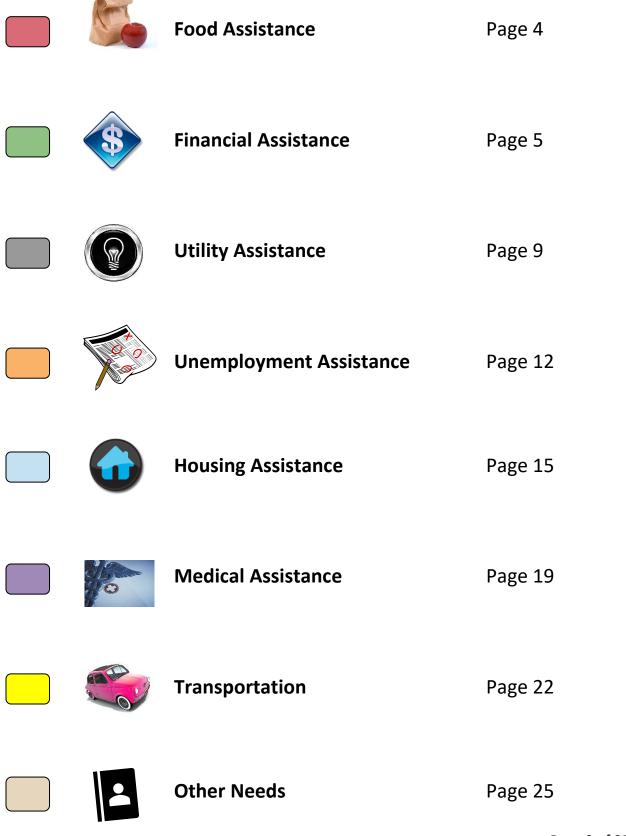
Compiled by the

Community Needs Assessment and Evaluation Workgroup

of the Human Services Collaborative Body

Updated December 2022

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Introduction

Livingston County Resource Guide: Surviving Tough Economic Times in Livingston County was developed to connect you to community resources, which can help you and your family survive unemployment or an unexpected life transition. Each section of this guide recommends first steps and helpful hints for seeking assistance. Contact information for local organizations is also included, where appropriate. Information found within this guide may be particularly useful to Livingston County residents who are seeking help for the first time.

This guide was designed by the Livingston County Community Needs Assessment and Evaluation Workgroup, a sub-committee of the Livingston County Human Services Collaborative Body. Additional information and referrals can be accessed by dialing 2-1-1, United Way's free 24/7 helpline for human services.

Remember to Take Care of Yourself!

This can be a very stressful time for anyone, but especially for those who have never had to reach out for help before. Many of our neighbors and friends are experiencing new challenges and frustrations. Feelings of stress, anxiety, and depression are to be expected. Try to share your feelings; stay connected with other people; realize that you are not alone; and look for the resources to help you through this time.

If you need support beyond your family, friends, and social networks, seek out community services (such as support groups and counseling services) to help you deal with these unexpected changes. If you are experiencing a mental health emergency, Community Mental Health operates a crisis hotline at 800-615-1245. To find other mental health resources, call 2-1-1.

Livingston County Community Mental Health

Phone: 517-546-4126 24 Hour Crisis Line: 800-615-1245 Address: 2280 E. Grand River, Howell, MI 48843

Website: www.cmhliv.org

Food Assistance

First Steps:

Food is a large expense for many individuals/families. Reducing food expenses can free up additional cash for other expenses, like rent or a mortgage. Take steps to reduce your food costs and look to community resources for additional support.

Tips to reduce or manage food costs:

- Planning a weekly meal menu as a family for breakfast, lunch, dinner, and snacks can help manage costs by preventing high-priced dining out bills.
- Convenience foods (like canned pasta) tend to cost more, come in small portions, and tend to be eaten quickly. Making dishes yourself with multiple ingredients discourages casual eating and produces multiple servings.
- Sales are a great resource for buying high-cost items like meat; stock-up if you can when it is on sale.
- Shopping at low-cost grocery stores may only save you a few cents per item but will save you multiple dollars per trip and add up over time.
- When extra dollars are available, think ahead. Buy a few extra staples like canned veggies, pasta, and canned meat that will keep in the pantry.

Livingston County Resources:

Food pantries, community dinners and government programs can help provide you and your family with needed food. The most comprehensive support can be accessed by applying for food assistance through the Michigan State Department of Health and Human Services (DHHS). You can apply for food assistance in person at your local DHHS office, or online at www.michigan.gov/mibridges. Many of the services available through DHHS require processing time before assistance can begin. Local emergency food programs and community pantries can help bridge this gap. Please call 211 (www.centralmichigan211.org) for other services and additional assistance.

Food Assistance Resources		
Livingston County DHHS	Website: Michigan.gov/mibridges	
2300 E Grand River Ave, Suite 1 Howell, MI 48843 Phone: 844-464-3447	 Helpful hints when applying for food assistance through DHHS: Have documents and identification cards readily available to verify identity, age, income, address, employment status, immigration status, etc., for all family members. Protect your DHHS Benefit information like you would other personal information; do not share - prevent identity theft. Check the status of your food assistance application online. 	
Livingston County Hunger Council	Online resource to access local food pantries, groceries, hot meals (Fish and Loves), school programs, and holiday food.	
	Website: www.livingstonhunger.com Facebook page: www.facebook.com/hungercouncil	

Financial Assistance

First Steps:

When experiencing unemployment or an unexpected life transition, money management becomes more important than ever. Start by assessing where you are now, then connect with community resources for more support.

Questions to ask yourself when assessing your current financial situation:

- Have I listed and totaled my monthly bills and expenses? How much do I need?
- What can I do to reduce my monthly payments and expenses?
 - Contact mortgage lenders and other creditors to discuss payment reduction, refinancing, partial pays, and skip-pay options to reduce your monthly debt.
 - Lower insurance premiums by increasing deductibles or reducing coverage.
 Discuss minimum requirements with any lien holders, such as in the case of a financed vehicle.
 - Review discretionary household spending. Expensive household items to consider are:
 - Gas—by limiting your driving, you will reduce the expense of gasoline
 - Multiple cars—if you have multiple vehicles can you put one in storage to reduce insurance costs?
 - Food costs—reduce expenses by cutting down or eliminating carry out
 - Memberships or apps—are there apps or memberships you are paying which could be eliminated? Like gym memberships?
 - Phone or cable bills—can you change to a cheaper plan to reduce expenses?
 - Car or clothing expenses—can you purchase used items instead?
 - Make a plan to reduce the unnecessary costs and stick to it.
- Do I have other income sources, if needed, for the short term?
 - Review available financial resources: income, savings, assets that can produce quick cash if needed, assistance from family or friends.
 - Consider renting out property or taking in a roommate.
 - o Any opportunities to barter for services?
- Can I cover my expenses? . . . and, if so, for how long?

Livingston County Resources:

Financial assistance may come in the form of cash assistance, help preventing an eviction, or classes/advisors to help you improve your money management. Several local resources are listed in this guide, along with helpful hints. Please call 211 (www.centralmichigan211.org) for other services and additional assistance.

To check eligibility for state of Michigan low-income cash assistance programs:

Apply online at www.michigan.gov/mibridges

Apply in-person at Livingston County Department of Health and Human Services, 2300 E Grand River, Suite 1 Howell, MI 48843.

To check eligibility for federal and state tax credits:

The Earned Income Tax Credit or "EITC" is a refundable federal income tax credit for low to moderate income working individuals and families. If you qualify for this tax credit, you are entitled to free tax preparation at certain community sites, or free on-line tax preparation that you can complete yourself. In most cases, you will also qualify for the State of Michigan EITC. Calculate your eligibility online at www.michiganeic.org for free electronic tax filing *i-CAN! E-File* and to see a list of community tax preparation sites.

Helpful Financial Hints

- Start communicating with landlord, creditors, etc. as soon as you anticipate a cash flow problem.
- Organize related bills, documents, and notices. Keep them together in a folder or binder - ready for each consultation.
- Keep a record of all phone and in-person conversations with lenders, creditors, and counselors; and get promises in writing.
- A HUD-approved financial counselor can often help budget and re-negotiate debt much more effectively than you could do on your own. Don't be afraid to consult the experts. They can also let you know of your rights.
- Read everything until you understand it before signing anything!
- By accessing available resources, you can ensure your limited financial resources will last longer. Consider accessing food, utility or rent support to maintain housing.

Avoid Scams

- Do not pay up front for information or assistance. Large up-front fees are sure signs of fraud. A reputable counselor may charge reasonable fees, but not before services are rendered.
- Be wary of service providers who promise a sure thing or a guarantee to keep you in your home or eliminate your debt. There are no guarantees.
- Avoid solicited offers. Many scams will even include government sounding names or website addresses or agency logos to falsely portray an affiliation with legitimate government programs.
- Never agree to make payments to an intermediary third party or to anyone other than your mortgage company, lenders, etc. without their approval. And don't stop making payments, except on the advice of a trusted attorney or counselor.
- Consult your attorney before signing over the deed to your property.

Debt Counseling Resources	
GreenPath Debt Financial Wellness	Call to schedule an appointment.
	Debt counseling
Phone: 800-550-1961	 Debt management plan development

	 Self-help on-line info @ www.greenpath.com On-line financial calculators
Money Management International (HUD Certified) Phone: 866-889-9347	 Free on-line or by phone assistance. Budget, credit, and housing counseling Debt management services Bankruptcy counseling & education On-line financial education @ www.MoneyManagement.org

Budgeting and Money Management	Classes
Oakland Livingston Human Service Agency (OLHSA) Phone: 248-860-7845 Email: housingcounseling@olhsa.org	Provides budgeting and money management classes to persons who are struggling with paying for housing and other bills. Classes include: Reaching Your Financial Goals (Budgeting and Saving) Improve Your Credit Debt Reduction/Negotiation Budgeting and saving for mortgage approval and home ownership (Homebuyer Education) For a list of free group financial education webinars available to residents of Oakland and Livingston Counties, click here: https://www.olhsa.org/events . Online registration is required.
Love in the Name of Christ (Love INC) Phone: 517-586-4007	Financial classes are offered through a network of churches. Call for schedule and location. Classes include: • Balancing your checkbook • Creating a budget • Getting out of debt • Learning to live within your means • Taxes and insurance • Individual coaching

Foreclosure Prevention and Information	
Oakland Livingston Human Service	In addition to comprehensive individual Home
Agency (OLHSA)	Preservation Housing Counseling services, OLHSA's
	Housing Counseling Team educates and informs
Phone: 248-860-7845	homeowners, in Livingston and Oakland Counties, of

Email:	their rights and responsibilities when a mortgage
housingcounseling@olhsa.org	payment is late or missed. Classes include:
	What To Do If You Miss Your Mortgage
	Payment
	 Reaching Your Financial Goals (Budgeting and
	Saving)
	Improve Your Credit
	 Debt Reduction/Negotiation
	To register for free group financial education webinars
	available to residents of Oakland and Livingston
	Counties, click here: https://www.olhsa.org/events .
	Online registration is required.
Right At Home	This on-line resource offers comprehensive
	information on housing issues, including foreclosure
Partnership: National Credit Union	information and many links to additional housing-
Foundation, Michigan Credit Union	related information resources.
League, Michigan Association of	
United Ways, and Michigan State	
University Extension.	
NA/ - Is - 21 -	
Website:	
www.rightathomeanswers.org	

Utility Assistance

First Steps:

Start by making small changes to reduce your utility expenses (electricity, water, gas, propane, trash, sewer, septic, etc.), then follow the steps below to receive additional support.

Tips to reduce or manage your utility costs:

- Think weatherization like insulation, air leakage reduction, and furnace repair or replacement. For more information on assistance if your house is in need of major weatherization call OLHSA at 517-546-8500. It's free for those who qualify!
- There are many ways to reduce the amount of energy you use. Little things can make a big difference: turning off lights, closing off unused rooms, reducing use of air conditioning, washing clothes with cold water instead of hot, or changing the furnace filter.
- Look into payment plans and/or winter protection programs with your utility company to set regular monthly payments.

Steps to Receiving Assistance with Utility Costs:

Questions to ask yourself when thinking about utility expenses:

- Will you be able to pay your upcoming utility bills on time? Or, if you are relocating, can you pay off a past balance to have services transferred to a new address?
 - Please go to <u>Step One</u> on the next page.
- Are any utility accounts already past due?
 - Please go to <u>Step Two</u>.
- Are any utility accounts being threatened with a shut-off if not paid?
 - Please go to Step Three.
- Have services already been shut-off or is there an immediate need for a utility?
 - o Please go to **Step Three**.

Helpful hints when seeking assistance:

- The name on the bill must match the name of the person requesting assistance.
- You may still be legally responsible for bills in your married spouse's name— even if you are separated and living at another address.
- To apply for assistance when you are responsible for the utility bill, but the account is listed in the landlord's name - present your lease agreement which stipulates this arrangement.
- Most frequently requested documentation: picture ID for all adults in the household, proof of custody for all children (birth certificates, immunization records, etc.), documentation of all household income and expenses for the past 30 days, and the account information for the utility bill(s).
- If you receive mail at a post office box, the address listed as the service address on the bill should match the address indicated on your drivers' license.

Step One:

Many utility companies have case management lines you can call to talk about payment plans before your account gets behind. Your provider may allow you to slowly eliminate a past balance without losing your current services. Call to find out. Budget and shut-off protection plans can also often be negotiated. Even if you are unable to pay the balance in full, paying something shows the company that you are trying to eliminate the balance. Sometimes something as simple as asking for a different billing date is helpful so that all the bills aren't due at the same time. Try reaching out to your own network of family, friends, and community associations for possible resources to help manage the immediate shortfall.

Utility Comp	Utility Company Case Management	
DTE	Phone: 1-800-477-4747 Website: www.dteenergy.com/residentialCustomers/billingPayment/paymentPrograms/	
	payAssistance.html	
Consumers	Phone: 1-800-477-5050	
Energy	Website: http://www.consumersenergy.com/welcome.htm	

If you still have unmet needs, please go to Step Two.

Step Two:

Most assistance programs through the government and community non-profit agencies require your account to achieve the status of "shut-off" before they are able to offer assistance. "Late," "past due," and other warnings are not sufficient to trigger eligibility for most programs. Receiving a shut-off notice can be very disconcerting, however there are more resources available to you once you have received one. If you have received a shut-off notice or if you are in immediate need of utilities, please go to Step Three.

Step Three:

State Emergency Relief (SER) provides help or assistance for emergency housing, utility, and burial situations. Apply for SER assistance at your local Michigan State Department of Health and Human Services (DHHS) office or online at http://www.michigan.gov/mibridges. This step should be completed as soon as you receive a shut-off notice because the process can take several days. If the utility in jeopardy is water, septic, or trash services, skip to Step Four as the state does not assist with these services. In addition to the general state assistance application, you will need to complete a State Emergency Relief supplemental application, indicating all the utility bills requiring assistance. You will be asked to provide shut-off notices, proof of financial claims, proof of family relationships, and address verification. The applications may be obtained at your Department of Health and Human Services reception desk or on-line at www.michigan.gov/mibridges

Once a completed application has been turned in, a hold may be placed on the utility account by DHHS to suspend shut-off of services while the application is in process. These holds are

typically 7 to 14 days in length. Call the utility company within a few days of application to check on the hold status. If a hold has not been placed, call your DHHS Office at 844-464-3447 to check the status of your application.

A DHHS caseworker will contact you to set up an interview. Once a determination is made regarding your eligibility for state assistance, (usually after 4 to 10 days), you will receive a decision notice indicating the services available to you, and if a co-pay is required to satisfy the entire amount (**Keep This Notice**). If DHHS cannot meet your entire need, please go to <u>Step</u> Four.

Step Four:

Once you present your decision notice from DHHS, other community agencies may be able to help you satisfy the co-pay, and/or assist you with bills not covered by DHHS such as water bills. If a bill is large, more than one community agency may need to provide assistance. This coordination among community agencies often requires additional paperwork, which can seem duplicative and cumbersome. Please be patient. Community agencies that may offer assistance with utility bills are listed below:

Utility Assistance Resources	
Oakland Livingston Human Services Agency (OLHSA)	Walk in or call for an appointment.
2300 East Grand River Suite 107, Howell, MI 48843	
Phone: 517-546-8500	
The Salvation Army	Assistance is available for all utilities, as funds allow; one time - per 12 months - per utility.
503 Lake Street, Howell, MI 48843	Call to schedule an appointment with a caseworker.
Phone: 517-546-4750	
Love in the Name of Christ (Love INC)	Please call Mon-Thurs., 9:30 am-12:30 pm or 1-3 pm.
Phone: 517-586-4007	

Unemployment Assistance

First Steps:

Unemployment or the loss of one's job affects individuals both emotionally and financially. Typically, the reduction of income is the first noticeable change in the household. As the period of unemployment lengthens, the emotional impact and the resulting stress become greater burdens.

Start by filing for benefits with the **Unemployment Insurance Agency (UIA)** within the first week you are laid off.

Unemployment Insurance Agency (UIA):

Website: http://www.michigan.gov/uia

Phone: 1-866-500-0017

The Unemployment Insurance Agency (UIA) administers the State of Michigan's unemployment insurance program, an employer-funded program, which pays weekly unemployment benefits to eligible workers. All unemployed workers should apply for unemployment insurance as soon as they become unemployed to see whether they are eligible. This is the first step to accessing other services and resources. For instructions on how to apply, visit the Unemployment Insurance Agency's website at www.michigan.gov/uia. or visit your local Michigan Works! Service Center for printed information.

Important: Your claim for unemployment insurance benefits should be filed the first week you are laid off. For your claim to be filed on time, you must file by Friday of the week following your last day of work. If your claim is late by less than 14 days, you will have an opportunity to establish good cause for filing late. If good cause is not established, your claim will begin the week it was filed. If your claim is late by 14 days or more, good cause is not considered, and your claim will begin the week it was filed.

Helpful Hints:

- Individuals can get more information about filing for unemployment with the UIA at their local Michigan Works! Service Center, however, application for unemployment must be made with UIA.
- If you apply for unemployment online or by phone you will still need an initial inperson visit to your local Michigan Works! Service Center.
- Michigan Works! offers computer access stations for resumes and job searches.
- Stay connected to people. Don't abandon your networks. They can offer support, or sometimes help you find your next job.
- Many people use this hopefully short period of unemployment to spend more time with their families, often improving relationships.
- Volunteer to help others. There are wonderful opportunities to use your skills, strengthen your resume, learn about your community, make connections, find purpose in your daily life, and help to make your community a better place to live. Go to volunteerlivingston.com for volunteer opportunities in Livingston County or talk to your church outreach worker.
- Exercise, take up a sport, read, devote time to your passions and your interests.
 Use this time for positive growth.

There are two ways to file a new claim or reopen an existing claim with UIA:

- Fastest and Preferred Method: Online
 Visit www.michigan.gov/uia and sign into
 MILogin to access or create an account
 on the Michigan Web. Account Manager
 (MiWAM).
- Telephone Call 1-866-500-0017. For people who are deaf or hard of hearing, TTY service is available at 1-866-366-0004.

Other Resources:

Many of your concerns during periods of unemployment will focus on financial needs. During this time of reduced income, you should make use of all financial assistance and counseling (career or personal) resources. Below are some programs designed to assist you.

Unemployment Resources

Michigan Works! Southeast Livingston Service Center

1200 Byron Rd Howell, MI 48843

Phone: 517-546-7450

Michigan Works! Livingston Service Center provides employers and job seekers in Livingston County with "one-stop" employment and training information. All job seekers benefit from many services at no cost. These job seeker services include:

- Registration for Michigan's Talent Connect
- Job seeker workshops (register on-line at www.mwse.org/events
- Resources including internet, phone, fax, copier
- Assistance with resumes, interviewing skills and other job search skills
- Career assessment and counseling services
- GED preparation
- Useful materials and website links to help explore different careers, examine employment outlook for jobs, and review labor market information

In addition, specialized services are available for those who meet certain eligibility guidelines. These services include:

- Targeted services to laid off workers
- Services for Trade Act eligible workers

	 Assistive technology for individuals with disabilities Veterans' counselor Financial assistance for tuition and books to help individuals learn new job skills Supportive services while in training Referral to available job openings On-the-Job Training For more information, visit the Michigan Works! Southeast website at www.mwse.org. If you do not live in Livingston County, you can find the Michigan Works! Service Center in your community by dialing 1-800-285 WORKS from your home phone, or visiting the Michigan Works Association website at www.michiganworks.org.
Social Security Benefits	Social Security benefits include monthly payments made to certain formerly employed persons or their beneficiaries. Generally, those cligible include: retired
5210 Perry Robinson, Lansing, MI 48911	beneficiaries. Generally, those eligible include: retired persons 62 years or older, disabled workers, and spouses and children of disabled or deceased workers.
Phone: 517-393-3876 or 1-800-772-1213	For further information, visit <u>www.socialsecurity.gov</u> .

Plan Your Job Search:

Of course, the best way to cope with unemployment is to find another job as soon as possible. Planning and implementing an effective job search takes sustained effort. Your local Michigan Works! offers adult education classes to help.

Tips to improve your job search:

- Be sure to let your friends and colleagues know you are seeking employment but be specific about your job target. The more clearly you can describe your job goals, the easier it will be for others to identify possible job leads for you.
- People are more likely to help you in your employment search if you provide them
 with an up-to-date copy of your resume. Many people find job openings through
 personal contacts and friends, so don't limit the scope of your job search by keeping
 quiet.
- Finally, take the initiative. Follow up on all job leads. Call back after the interview and again later if someone else is hired for the job. Perhaps you will learn something which will help in future job searches.

Housing Assistance

First Steps:

There are many different types of housing circumstances, some individuals rent, some own, some people live with friends, others share their home with their extended family. As a result of the various housing scenarios, there is no single approach to addressing every housing concern. This portion of the tool kit is intended to assist individuals who do NOT own their home. For homeowners, please refer to the *Financial Assistance* portion of the tool kit for information about foreclosure prevention and other resources.

Steps to Receiving Assistance with Housing Expenses:

Questions to ask yourself when thinking about housing expenses (rent, taxes, association fees, etc.):

Is there anything you can do to reduce or manage the cost?

Some suggestions:

- Talk to your landlord about options.
- Consider ways to reduce costs within your current residence like getting a roommate or sharing housing expenses with family members.
- Negotiate with your homeowner's association to reduce association fees or substitute payment for labor.
- Keep track of your monthly expenses and identify nonessential services that could be canceled to free up additional housing dollars.

Helpful hints when seeking assistance:

- Most frequently requested documentation: picture ID for all adults in the family, proof of custody for all children (birth certificates, immunization records, etc.), documentation of all household income and expenses for the past 30 days, and any information to verify your housing situation.
- Moving can be very expensive, avoid multiple moves whenever possible.
- Be sure to screen and check out potential roommates before they move in.
- You have rights as a tenant. Know your rights to live in a safe, hazard-free environment.

Step One

Many landlords and apartment management companies are able to work with tenants who are proactive and upfront about their inability to pay rent on time. Negotiating a later due date or paying a partial amount can help bridge gaps when resources are limited. You may want to consider if your current housing still fits your needs and ability to pay. A common rule of thumb is that individuals who pay no more than thirty percent of their monthly income on housing are better able to afford to meet their other basic needs.

If you still have unmet needs, please go to Step Two.

Step Two

State Emergency Relief (SER) provides help with housing costs (rent, security deposit, short-term emergency housing). Apply for SER assistance at your local Michigan State Department of Health and Human Services (DHHS) office. This step should be completed as soon as possible because OLHSA and TSA both require a decision notice from DHHS before they can help.

Once you receive a decision notice, apply for assistance at Oakland Livingston Human Services Agency (OLHSA). The application process for many housing assistance programs may be lengthy and require a significant amount of personal information. All services offered through OLSHA are confidential, and your personal information is protected.

If OLHSA cannot meet your entire need, please go to <a>Step Three.

Step Three

Other community agencies may be called upon to help satisfy the full amount needed. This coordination among community agencies often requires additional paperwork, which can seem duplicative and cumbersome. Please be patient. Community agencies that may help with rent and related expenses are listed below:

Housing Expense Assistance	
Oakland Livingston Human Services	Please call or email.
Agency (OLHSA)	
2300 East Grand River Suite 107,	
Howell, MI 48843	
Dh an ar 240 520 0572	
Phone: 248-520-9673	
Email: <u>HARA@OLHSA.org</u>	
The Salvation Army	Please call for an appointment.
The Salvation Army	Please call for all appointment.
503 Lake Street, Howell, MI 48843	
Phone: 517-546-4750	
Love in the Name of Christ (Love INC)	Please call Mon-Thurs., 9:30 am-12:30 pm or 1-3 pm.
Phone: 517-586-4007	

Eviction Assistance:

This portion of the tool kit is intended to assist individuals who do NOT own their home. For homeowners, please refer to the *Financial Assistance* portion of the tool kit for information about foreclosure prevention and other resources.

Questions to ask yourself when thinking about eviction:

- Have you received a summons to appear in court?
- Are you interested in preventing an eviction and possibly avoiding a judgment?
- Do you have income to pay next month's rent?
- Do you have cash to resolve this month's eviction?
- Are you in need of temporary assistance?

If your answer is YES to any of these questions, follow the steps below **prior to your court date.**

Helpful hints when seeking assistance:

- Most frequently requested documentation: picture ID for all adults in the family, proof of custody for all children (birth certificates, immunization records, etc.), documentation of all household income and expenses for the past 30 days, and any information to verify your housing situation.
- Moving can be very expensive, avoid multiple moves whenever possible.
- Attend court hearings to avoid a potential default judgment being entered against you. You will have the option to speak with Legal Services at these hearings.
 Failure to attend court could result in a judgment or an eviction occurring, even if you are seeking assistance in paying your rent.

Step One

Contact Livingston County DHHS to apply for State Emergency Relief (SER).

Eviction Assistance	
Livingston County DHHS	You can apply for State Emergency Relief in person with a paper application or on the lobby kiosk, at your
2300 E Grand River Ave, Suite 1	local DHS office, or online at
Howell, MI 48843	http://www.Michigan.gov/mibridges
Phone: 844-464-3447	
Website: Michigan.gov/mibridges	

Step Two

Call OLHSA at 248-520-9673 or The Salvation Army at 517-546-4750 to schedule an appointment for potential assistance. Bring the following verifications to your scheduled appointment:

- Driver's License or State ID
- Social Security Card
- 30 Days Verification of Income
- Asset Verification (i.e. bank statement dated in the last 30 days)
- Any rent receipts for the last 6 months

If cannot meet your entire need, please go to Step Three.

Step Three

Attend court hearings to avoid a potential default judgment being entered against you. You will have the option to speak with Legal Services at these hearings. Failure to attend court could result in a judgment or an eviction occurring, even if you are seeking assistance in paying your rent.

Eviction Legal Resources	
Legal Services of South Central	Attend court hearings to avoid a potential default
Michigan	judgment being entered against you. You will have
	the option to speak with Legal Services at these
3490 Belle Chase Way #50, Lansing,	hearings.
MI 48911	
Phone: 517-394-2985	

Medical Assistance

If you have lost your health care coverage and you need medical care, consult your doctor or hospital for available payment plans.

HOSPITALS & CLINICS

Trinity Health St. Joseph Mercy Livingston Hospital (Livingston County's only full-service, 24-

hour emergency hospital)

Address: 620 Byron Road, Howell, MI 48843

Phone: 517-545-6000

Website: https://www.stjoeshealth.org/location/trinity-health-livingston-hospital

Brighton Health Center - 7575 Grand River, Brighton, MI 48114, 810-844-7575

Emergency Department 24 hours a day, 810-844-7511

Cancer Center Monday – Friday 8am- 4:30pm, 810-844-7250

<u>McAuley Support Program</u> – Offers financial assistance for medically necessary in-patient services to qualified uninsured and underinsured residents. Call 734-712-2009 for information.

Faith Medical Clinic - 103 E Main St, Pinckney, MI 48169, 734-936-7804

This is a free nondenominational medical clinic, available to uninsured persons 18 - 64 years of age. The clinic is located in Pinckney and operates Saturdays from 9am to 1pm. Walk-in clients can generally be accommodated, and Livingston County residency is not required.

HEALTH PLANS

Apply for Healthcare Coverage

Livingston County Department of Health and Human Services (DHHS)

Address: 2300 E. Grand River, Suite 1 Howell, MI

Phone: 844-464-3447

Website: www.michigan.gov/mibridges

By applying for healthcare coverage through DHHS, you can check your eligibility for various health plans. Michigan offers several medical assistance programs. Each program covers different groups of people and each program has different eligibility requirements. When you apply for a program, your age, income, financial resources, and other information will be used to determine if you are eligible. You must also meet the financial and non-financial eligibility conditions for that program.

Other Supplemental Coverage Options

Livingston County Health Department

Address: 2300 E. Grand River, Howell, MI 48843

Phone: 517-546-9850 Website: <u>www.lchd.org</u> Offers assistance applying for Michigan medical assistance programs. More information: https://bit.ly/3JY3Vrf. (Also provides a range of medical testing and screening for disease including immunizations, TB testing, HIV testing, flu clinics, hearing & vision screenings.)

Women Infants & Children (WIC) – Serves low-income pregnant and breastfeeding women, and their children up to age 5. The program also screens clients for health problems and makes referrals to health services.

Phone: 517-546-5459

Website: www.livgov.com/health/ph/Pages/wic.aspx

Children's Special Health Care Services (CSHCS) – A State of Michigan program designed to provide early identification and advocacy for children with eligible medical conditions as well as assistance with medical costs.

Phone: 517-552-6823

Website: www.livgov.com/health/ph/Pages/childhealthcare.aspx

Washtenaw Health Plan B – A safety net healthcare program. WHP is NOT insurance. Enrollment is only for low-income individuals who are not eligible for any other health coverage.

Phone: 734-544-3030

Website: https://www.washtenaw.org/1862/Washtenaw-Health-Plan-WHP

PRESCRIPTION DRUG ASSISTANCE

Large Retailers

Many large retail stores with pharmacies, such as *Target, Kroger, Meijer* and *Walmart* offer prescription medication assistance for \$4.00 for generic prescription drugs or free antibiotics. Visit these pharmacies to check which medications are included in the program and ask your physician if these medications would be appropriate to treat your condition.

Prescription Drug Patient Assistance

If your diagnosis requires non-generic medications or medications not on the discounted formularies, you may want to visit www.NeedyMeds.org to investigate patient assistance programs for your specific medication.

DENTAL CARE

VINA (Vision, Integrity, Need and Action) Community Dental Center

Address: 400 E. Grand River Ave., Brighton, MI 48116,

Phone: 810-844-0240

Website: www.vinadental.org

VINA is staffed by volunteer professionals and provides services to Livingston County residents - adults 19 years of age and older, who lack dental insurance, with household incomes at or less than 200% of federal poverty level. Nominal fee per office visit.

My Community Dental Center (MCDC)

Address: 1335 Byron Rd, Howell, MI 48843

Phone: 517-552-0321

Website: https://www.mydental.org/

My Community Dental Centers offers dental care to those without insurance. Health care coverage is available to individuals and families who meet certain eligibility requirements.

Transportation Assistance

First Steps:

As a relatively small, semi-rural county, with 60% of county residents commuting outside the county to work, and limited public transportation systems - reliable personal transportation is critical. Start by asking yourself the questions below.

Questions to ask yourself when thinking about transportation expenses (maintenance, gas, insurance, etc.):

Is there anything you can do to reduce or manage the cost?

Some suggestions:

- Maintaining even tire pressure, a clean air filter, and regularly changing your oil can help improve gas mileage.
- Visit radio stations and internet sites that monitor and report the best gas prices in your area.
- Locate professional carpools and park-and-ride opportunities in your area.
- o Consider walking, taking a public bus, or biking if conditions allow.
- Share rides with friends and family members and coordinate outings to frequently visited places like the grocery store or school.
- o Talk to your insurance provider to see if they can help you reduce costs.
- Are you at risk of falling behind on payments associated with your automobile?
 - O If you are worried about falling behind on your car payment, talk to your lender before you miss your first payment. Schedule an appointment to review your options and talk about your alternatives. You may be able to negotiate with your lender to reduce your payment, skip a payment, or change your payment due date. If you have already missed a payment, initiate the conversation with your lender.
 - Michigan drivers are required to carry a minimum of no-fault automobile insurance, but it may make sense to reduce your coverage or raise your deductible to lower your insurance costs, at least for the short-term.

Steps to Receiving Assistance with Transportation:

Step One – Use your existing support systems.

Consider existing natural supports that exist within your network of family, friends, church, service clubs, and other associations. Perhaps some of your transportation needs can be met by coordinating within your community networks and planning ahead. Some churches and non-profit agencies provide volunteer driver programs available to their members on a limited basis.

If your needs are not met, go to Step Two.

Step Two – Use community transportation systems.

If your transportation needs cannot be met within your personal and community networks, there are very limited community transportation resources. The following resources can help if you have regularly scheduled engagements; are staying within the county, or in some cases slightly into adjacent counties; and can plan ahead to schedule pick-up and drop-off:

Community Transportation Resources	
Livingston Essential Transportation	Please call to schedule a ride (at least 1 day in
Service (L.E.T.S.)	advance), and to determine costs.
3950 W Grand River Avenue,	<u>LETS GO mobile scheduling app</u> - book and pay for
Howell, MI 48855	your trip using your mobile device.
Phone: 517-546-6600	
People's Express	Please call M-F 10 am – 2 pm to schedule a ride (at
Washtenaw County & adjacent area	least 3 days in advance), and to determine costs.
Dhana, 077 244 6072	
Phone: 877-214-6073	
Brighton Senior Center	Call M-F by 2:00 pm at least one day in advance for
brighton semor center	medical transportation.
850 Spencer Rd., Brighton, MI	medical transportation.
48116	Provided M-Th, 9:00 am – 2:00 pm
	, , , , , , , , , , , , , , , , , , , ,
Phone: 517-404-9353	Must be age 50 or older or physically challenged.
	Wheelchair lift access. Cost varies, based on distance.
Hartland Senior Center	Medical, shopping, and social transport provided M-F,
	8:00 am – 4:00 pm
9525 Highland Rd, Hartland, MI	
48353	Must be age 50 older or disabled and a resident of
Dh	Hartland School District, Tyrone or Deerfield
Phone: 810-626-2135	Townships.
	Wheelchair lift access. Door to Door Service. Cost
	varies, based on distance.
	varies, sasca on distance.
Ride Connect	On-line search engine for available transportation in
	Washtenaw, and other limited selected areas:
Phone: 866-977-9423	www.rideconnect.info.

If these community transportation resources cannot meet your needs, go to <a>Step Three.

Step Three – Seek transportation-related cash assistance.

Many local non-profit agencies, such as those listed below, may offer help in the form of gas card vouchers, bus tokens or car repair programs, on an extremely limited basis, especially if you meet the eligibility requirements of one or more of their programs and have an open case with at least one of the agencies. Consult your caseworker for availability.

Transportation-related Cash Assistance	
Livingston County Department of	
Health and Human Services (DHHS)	
2300 E Grand River Ave, Suite 1	
Howell	
Phone: 844-464-3447	
Love in the News of Christ /Love	Diagon cell Man Thurs 0.20 are 12:20 are as 1.2 are
Love in the Name of Christ (Love INC)	Please call Mon-Thurs., 9:30 am-12:30 pm or 1-3 pm.
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Phone : 517-586-4007	
Oakland Livingston Human Services	
Agency (OLHSA)	
2300 East Grand River Suite 107,	
Howell, MI 48843	
Phone: 517-546-8500	
The Salvation Army	
503 Lake Street, Howell, MI 48843	
Phone: 517-546-4750	
FIIUITE. 317-340-4730	

Other Needs

If you have any additional needs not covered above, research other local resources.

Call or text 211.

Online: review the green, "Resource Box" on the HSCB website: https://www.livgov.com/hscb.